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Docket Number (Optional)
92654-004-404

In re Application of: James G. GATTO

Application No.: 10/623,656

Filed: July 22, 2003

For: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

The owner*, James G. GATTO, of 100 percent interest in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term of any patent granted on pending reference Application Number 10/459,540, filed on June 12, 2003, as such term is defined in 35 U.S.C. 154 and 173, and as the term of any patent granted on said reference application may be shortened by any terminal disclaimer filed prior to the grant of any patent on the pending reference application. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and any patent granted on the reference application are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

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2. The undersigned is an attorney or agent of record. Reg. No. 32694

Signature

AUGUST 15, 2005

Date

James G. Gatto

Typed or printed name

703.905.2054
Telephone Number

Terminal disclaimer fee under 37 CFR 1.20(d) is included.

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